


# **EXHIBIT H**

*Julie*  
*Were these 2 cks sent?*  
  
**O'Dell Jarvis Mandell LLC**  
*Dad wants to know*

December 21, 2007

John & Lori:

I spoke with Hy Polakoff, Celia Clark, and the folks at Lincoln about your policy. Here are some points to consider:

- Julie*  
*2 cks*  
*personal*
1. Your trust you created with Celia last year owns a substantial portion of EBI-Repicci, LLC.
  2. Your trust is for all living descendants. You have three children and seven grandchildren for a total of 10 annual gift exclusions.
  3. At \$12,000 each (annual gift exclusion), you can gift \$120,000 each (\$240,000 between you and Lori) to the trust to pay premiums without any gift tax.
  4. You can do this on 12/31/07 and 1/1/08 to maximize premiums paid and minimize gift taxes.
  5. There are three premium-paying scenarios that may make sense to you. They are:

*X*

Option A - Pay \$240,000 before 12/31/07 and \$240,000 on January 2, 2008.  
Lincoln will guarantee \$3,100,000 of death benefit if the two of you die now, in 10 years or 45 years from now. This is level and there is no investment risk whatsoever.

Option B - Pay \$240,000 before 12/31/07, \$240,000 on 1/2/08, and another \$240,000 on 1/1/09.  
Lincoln will guarantee \$4,000,000 of death benefit if the two of you die now, in 10 years or 45 years from now. This is level and there is no investment risk whatsoever.

Option C - Pay \$148,000 before 12/31/07, \$148,000 on 1/2/08, and another \$148,000 on 1/2/09.  
Lincoln will guarantee \$2,825,000 of death benefit if the two of you die now, in 10 years or 45 years from now. This is level and there is no investment risk whatsoever.

I would recommend either A or B, since you have the gift exclusions.

Let's discuss after Christmas.

Merry Christmas and Happy New Year.

Chris

JOHN A REPICCI, M.D.  
LORRAINE HUBER REPICCI

1121

DATE 12/26/07

PAY TO THE ORDER OF the Repicci Driscoll Family Trust 240,000  
two hundred forty thousand + 00/100 DOLLARS

M&T Bank

MLN: Lorraine Huber Repicci  
⑆02000046⑆ 7981848⑆1121 ⑆0024000000⑆

Check #1121

Paid :01/04/2008

240000.00

JOHN A REPICCI, M.D.  
LORRAINE HUBER REPICCI

1148

DATE 1/2/08

PAY TO THE ORDER OF Repicci Driscoll Family Trust 240,000  
Two hundred forty thousand + 00/100 DOLLARS

M&T Bank

MLN: Lorraine Huber Repicci  
⑆02000046⑆ 7981848⑆1148 ⑆0024000000⑆

Check #1148

Paid :01/24/2008

240000.00